

**Information to identify the case:**

Debtor 1	<b>Mary R Myers</b>	Social Security number or ITIN	xxx-xx-0893
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	<b>17-22574-CMG</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Mary R Myers

3/18/22

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Mary R Myers  
Debtor

Case No. 17-22574-CMG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Mar 18, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2022:

Recip ID	Recipient Name and Address
db	+ Mary R Myers, 546 NW Kilpatrick Avenue, Port St. Lucie, NJ 34983-8719
r	+ Francisco V. DaSilva, Jr., Keller Williams E. Monmouth Realty, 750 Broad Street, Shrewsbury, NJ 07702-4230
sp	+ George Cretella, Esq., 105 Reids Hill Road, Suite C, Aberdeen, NJ 07747-4003
r	+ Josephine Schiffres, RE/MAX Imperial, 684 Holmdel Road, Hazlet, NJ 07730-1439
516891794	+ PNC Bank Credit Card, Po Box 5570, Mailstop BR- YB58-01-5, Cleveland, OH 44101-0570
516891795	+ PNC Bank Credit Card, 1 Financial Pkwy, Kalamazoo, MI 49009-8003
516891792	+ Pnc Bank, Attn: Bankruptcy, 249 5th Ave Ste 30, Pittsburgh, PA 15222-2707
517037523	+ TD Bank, N.A., Payment Processing, PO Box 16029, Lewiston, ME 04243-9507
517040907	+ TD Bank, N.A., c/o Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835

TOTAL: 9

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 18 2022 20:22:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 18 2022 20:22:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 18 2022 20:22:00	USAA Federal Savings Bank, RAS Crane, LLC, 10700 Abbott's Bridge Road, suite 170, Duluth, GA 30097-8461
516993022	Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 20:25:50	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516891785	+ Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 20:36:07	Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
516891784	+ Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 20:25:55	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
517100001	Email/PDF: bncnotices@becket-lee.com	Mar 18 2022 20:36:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516891787	+ EDI: CITICORP.COM	Mar 19 2022 00:18:00	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
516891786	+ EDI: CITICORP.COM	Mar 19 2022 00:18:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
517143612	EDI: Q3G.COM	Mar 19 2022 00:18:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
516891789	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 18 2022 20:22:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
516891788	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 18 2022 20:22:00	Kohls/Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

District/off: 0312-3

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516891791	Email/Text: camanagement@mtb.com	Mar 18 2022 20:22:00	M & T Bank, 1 Fountain Plz, Buffalo, NY 14203
516891790	Email/Text: camanagement@mtb.com	Mar 18 2022 20:22:00	M & T Bank, Po Box 844, Buffalo, NY 14240
516948607	Email/Text: camanagement@mtb.com	Mar 18 2022 20:22:00	M&T Bank, P.O. Box 1288, Buffalo, NY 14240
517118560	+ EDI: MID8.COM	Mar 19 2022 00:18:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
517099385	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2022 20:22:00	PNC Bank National Association, PO Box 94982, Cleveland, OH 44101
517090045	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2022 20:22:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
516891793	Email/Text: Bankruptcy.Notices@pnc.com	Mar 18 2022 20:22:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
517127787	EDI: PRA.COM	Mar 19 2022 00:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516894841	+ EDI: RMSC.COM	Mar 19 2022 00:18:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516891796	+ EDI: RMSC.COM	Mar 19 2022 00:18:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
516891797	+ EDI: RMSC.COM	Mar 19 2022 00:18:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
516891799	EDI: TDBANKNORTH.COM	Mar 19 2022 00:18:00	TD Bank, N.A., 70 Gray Rd, Portland, ME 04105
516891798	EDI: TDBANKNORTH.COM	Mar 19 2022 00:18:00	TD Bank, N.A., Attn: Bankruptcy, 32 Chestnut St, Lewiston, ME 04243
517149987	+ Email/Text: RASEBN@raslg.com	Mar 18 2022 20:22:00	USAA Savings Bank, c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
516891800	EDI: USAA.COM	Mar 19 2022 00:18:00	Usaa Savings Bank, Po Box 47504, San Antonio, TX 78265

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2022

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin

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Date Rcvd: Mar 18, 2022

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 18, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew Thomas Archer	on behalf of Debtor Mary R Myers aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com;R64966@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor USAA Federal Savings Bank hkaplan@rasnj.com informationathnk@aol.com
Kevin Gordon McDonald	on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Phillip Andrew Raymond	on behalf of Creditor M&T BANK phillip.raymond@mccalla.com mcallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7